

# Linked.Exchange

Insurance Platform Development

The power behind your performance.

# Who are we?

- Technology company focused on quoting, enrollment and administration solutions for individual, group and membership based programs.
- Non-Benefitted employee product enrollment & administration solutions.
- Customizable SaaS solutions to meet the needs of insurance carriers & TPA's to FMO's and call centers.
- Ability to customize solutions for any type of product.
- Proprietary PDF enrollment solutions with true electronic signature process.
- Downline agency management & reporting.
- Invoice payment management.
- More!



# Features

Quote & Enroll  
Administer

Dynamic Group  
Case Management

Employer &  
Employee  
Dashboards

Non-Benefitted  
Employee  
Quote/Enroll

Group &  
Individual  
Products

Exportable Client  
Data Reporting

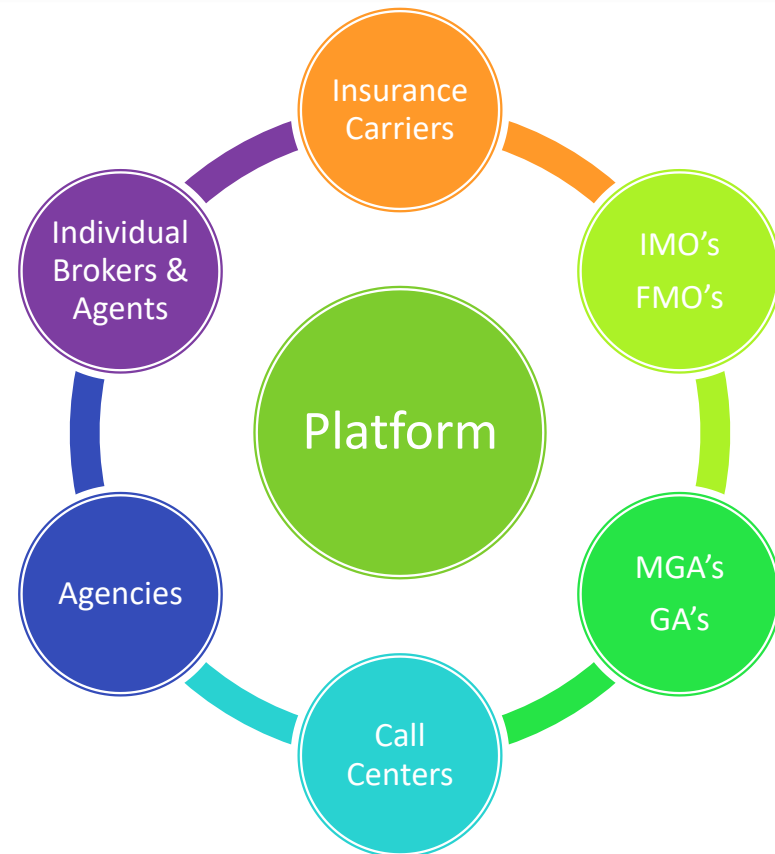
ACA & Ancillary  
Application  
Processing

Employee Self  
Service  
Much More!

Invoice  
Management  
Solutions

# Who is this designed for?

- Insurance Carriers
- TPA's
- Financial Institutions
- Associations
- Insurance Marketing Organizations
- Call Centers
- Agencies
- Group & Individual Direct Business



# *What sets us apart?*

- Broker-centric platform
- We can develop application submissions for any insurance type
- We are a technology company only, not an insurance carrier or FMO
- Our carrier relationships position us to help our partners with unique marketing incentives for their producers
- Our platform design is straightforward and easy to use
- We can customize the platform and carrier offerings for partners  
(Grow your platform as you grow your business!)
- The platform positions agencies to easily capture “Non-Benefitted” employees within a group case
  - New Markets – You don’t have to be a group producer to capture these blocks of business
- The platform is a “24/7, 365-days-a-year business support system” helping brokers and agencies grow their book, instead of only replacing losses
- Easy to understand “Support Center” for users
- Audit trails to track member change information

# *Customizable Group Client Solutions*

# Group Solutions

Easily build new custom group enrollment portals dynamically, upload group accounts or employee census files, create new employees and access group information!

**CREATE EMPLOYER**  
On your dashboard

**CREATE EMPLOYEE**  
On your dashboard

**DELETE**  
On your dashboard

**Business Name Search**

List all **or** Search

GO

---

Business: Birthday Express [Add Employee Direct Pay / Ancillary Plans](#)

**ACCOUNT INFORMATION**  
For business

**PLAN DETAIL**  
To check your plans

**EMPLOYEE INFORMATION**  
Check all your employees

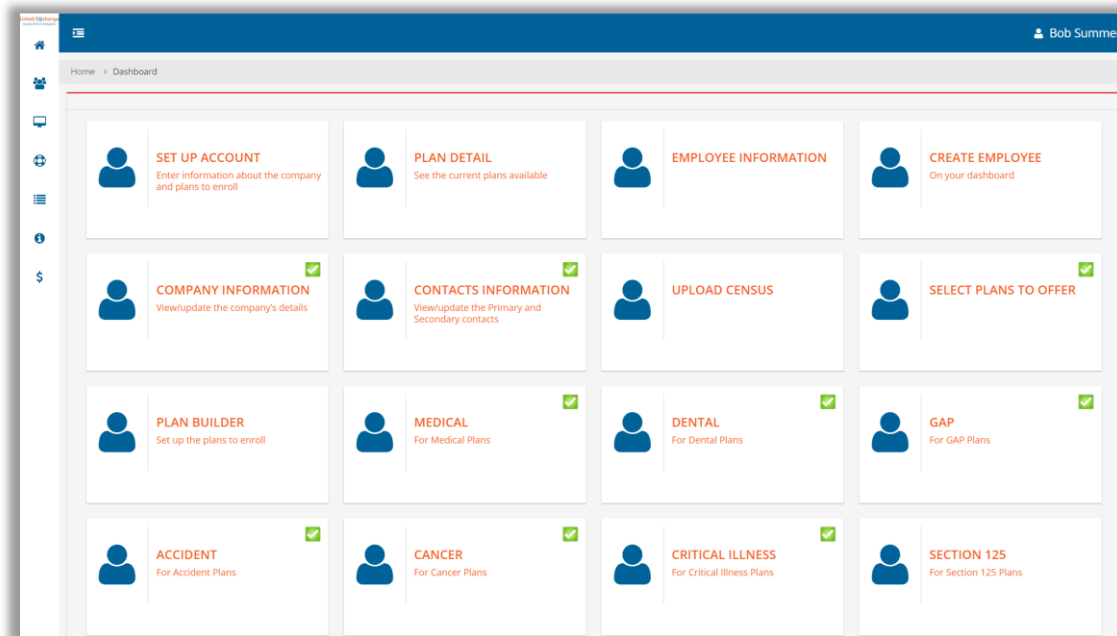
**Search Employee**

GO



# Group Solutions

Easy access for a broker, employer or plan administrator to dynamically build a custom enrollment solution for most any type of plan. Set up accounts in less than 10 minutes!





# Group Solutions

Quick & easy access to employee information for plan administrator, agency, broker & employer! User access can be restricted for any level.

The screenshot displays a web dashboard for 'Linked Exchange' with a user profile for 'Bob Summer'. The breadcrumb trail shows 'Home > Dashboard'. The main content area is organized into two rows of cards. The first row includes: 'SET UP ACCOUNT' (Enter information about the company and plans to enroll), 'PLAN DETAIL' (See the current plans available), 'EMPLOYEE INFORMATION', and 'CREATE EMPLOYEE' (On your dashboard). The second row includes: 'PENDING EMPLOYEES' (Employees who are not enrolled in any plans), 'ENROLLED EMPLOYEES' (Employees enrolled in at least one plan), 'TERMINATED EMPLOYEES' (Employees who have been deleted from the platform), and a 'Search Employee' section with a search input field and a 'GO' button. Below this is a section titled 'PENDED' with a sub-section for 'Employee: Beth Smith', which contains two cards: 'GET QUOTES & PLAN ENROLLMENT INFORMATION' and 'EMPLOYEE INFORMATION'. A vertical navigation menu on the left side contains icons for home, dashboard, reports, settings, and other functions.

# Group Solutions

Easily look up benefit options for full-time, part-time, 1099, seasonal and non-benefitted employees. Compare plans, update employee information enroll and look-up existing current enrollment information.

The screenshot displays a user dashboard for 'Bob Summer'. At the top, there is a navigation bar with a home icon and the text 'Home > Dashboard'. Below this is a table with columns: GROUP ACCOUNT CONTACT, EMPLOYER, STATE, EMPLOYEE ID, and EMPLOYEE NAME. The data row shows: Bob Summer, Summer Season ( 17928 ), NC, 17982, Beth Smith.

Below the table are two sections for benefit options, each with a 'SHOW ENROLLED' or 'CLICK FOR PLAN OPTIONS' button and a list of checkboxes:

- Section 1:  Medical  Dental  GAP  Accident  CI  Cancer  Disability  Employee Direct Pay / Ancillary Plans
- Section 2:  Medical  Dental  GAP  Accident  CI  Cancer  Section 125  Disability  Employee Direct Pay / Ancillary Plans

At the bottom, there is a table comparing health plans:

Carrier Name	Best Health Plan	Second Best Health Plan
Plan Effective Date	12-01-2017	12-01-2017
Renewal Date	12-01-2018	12-01-2018
Plan Name	PPO1000	HMO2000
Plan Type	PPO	HMO
Plan Summary	<a href="#">Click Here</a>	
RX Guide	<a href="#">Click Here</a>	
Network Provider Directory	<a href="#">Click Here</a>	

# Group Solutions

Easily search accounts by plan effective date, renewal date and/or by status such as list bill or employee direct pay accounts

Home > Dashboard

Group Accounts Filter By Plan Type List Bill

Show 10 entries

Sr. No.	Custom Group	View Employees	View Plans
1	Anita Test Company	View Employees	
2	Megs Flower Distributors	View Employees	View Plans
3	Will Pet Shop	View Employees	View Plans
4	Custom Shoes	View Employees	View Plans
5	Party Planet	View Employees	View Plans
6	Wiz Widget	View Employees	View Plans
7	Car Care	View Employees	View Plans

Home > Dashboard

Group Accounts Filter By Plan Type List Bill

Show 10 entries

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4	Custom Shoes	View Employees	View Plans
5	Party Planet	View Employees	View Plans
6	Wiz Widget	View Employees	View Plans
7	Car Care	View Employees	View Plans

# Group Solutions

Access account audit trail information by employee to track all changes made at any level, such as address, dependents, enrollment elections and more!

The screenshot shows a web application interface for managing employee accounts. A modal window titled "Brad Pope" is open, displaying a table of account details. The table includes fields for Master Agent, General Agent, Broker, Employer, Custom Group, Address 1, Address 2, City, Zip, State, Telephone, Email, Enrolled Date, Plan Type, and Plan. Each address, city, zip, state, and email field has an "Update" button and an "Audit Trail" button. The background shows a sidebar with navigation options and a main content area with a list of items.

Brad Pope	
Master Agent	AHS Super Admin
General Agent	AHS Agency
Broker	Adam Apple
Employer	Summer Season
Custom Group	
Address 1	<input type="text" value="321 main"/> <input type="button" value="Update"/> <input type="button" value="Audit Trail"/>
Address 2	<input type="text"/> <input type="button" value="Update"/> <input type="button" value="Audit Trail"/>
City	<input type="text" value="Ahytown"/> <input type="button" value="Update"/> <input type="button" value="Audit Trail"/>
Zip	<input type="text" value="28078"/> <input type="button" value="Update"/> <input type="button" value="Audit Trail"/>
State	<input type="text" value="NC"/> <input type="button" value="Update"/> <input type="button" value="Audit Trail"/>
Telephone	<input type="text"/> <input type="button" value="Update"/> <input type="button" value="Audit Trail"/>
Email	<input type="text" value="bradpope@linked.exchange"/> <input type="button" value="Update"/> <input type="button" value="Audit Trail"/>
Enrolled Date	02-16-2018 01:08:56
Plan Type	HMO
Plan	HMO2000

# Group Solutions

Search accounts by specific plan types offered:

The screenshot shows the 'Group Accounts' dashboard in the Linked Exchange system. A search filter is active, allowing users to search for accounts based on specific plan types. The 'Filter By Plan Type' checkbox is checked, and a dropdown menu is open, listing various plan types: Medical, Dental, Vision, GAP, Accident, Critical Illness, HIP, and Section 125. The 'Medical' option is currently selected. The dashboard also includes a search bar for effective dates, a 'Search' button, and a table of group accounts with columns for 'Sr. No.', 'Custom Group', 'View Employees', and 'View Plans'.

Sr. No.	Custom Group	View Employees	View Plans
1	Anita Test Company	<a href="#">View Employees</a>	<a href="#">View Plans</a>
2	Megs Flower Distributors	<a href="#">View Employees</a>	<a href="#">View Plans</a>
3	Will Pet Shop	<a href="#">View Employees</a>	<a href="#">View Plans</a>
4	Custom Shoes	<a href="#">View Employees</a>	<a href="#">View Plans</a>
5	Party Planet	<a href="#">View Employees</a>	<a href="#">View Plans</a>
6	Wiz Widget	<a href="#">View Employees</a>	<a href="#">View Plans</a>
7	Car Care	<a href="#">View Employees</a>	<a href="#">View Plans</a>
8	Fish Shop	<a href="#">View Employees</a>	<a href="#">View Plans</a>

*Individual  
Client Center  
On & Off Exchange*

# Individual Client Center

Easy quoting and application process!

Please insert information for all persons applying for coverage:

Gender \*  Female  Male

Date of Birth \*

Use tobacco products? \*  Yes  No

Number of Adults Applying? \*

Number of Children Applying? \*

Zip Code \*

County \*

Plan Name	Blue Value 6850 (limited network)	Blue Local 6850 (local network with Carolinas HealthCare System)	Blue Value 5000 (limited network, HSA eligible)	Blue Local 5000 (local network with Carolinas HealthCare System, HSA eligible)	Blue Value 5000 (limited network)
State	NC	NC	NC	NC	NC
Issuer Name	Blue Cross and Blue Shield of NC	Blue Cross and Blue Shield of NC	Blue Cross and Blue Shield of NC	Blue Cross and Blue Shield of NC	Blue Cross and Blue Shield of NC
Plan ID	11512NC0100030	11512NC0140006	11512NC0100028	11512NC0140005	11512NC0100032
County	Mecklenburg	Mecklenburg	Mecklenburg	Mecklenburg	Mecklenburg
Family Deductible	\$13,700	\$13,700	\$10,000	\$10,000	\$10,000
Max out-of-pocket Family	\$13,700	\$13,700	\$13,100	\$13,100	\$13,700
Individual Rate	234.75	237.46	242.34	245.14	280.74
Plan Type	POS	POS	POS	POS	POS
Metal Level	Bronze	Bronze	Bronze	Bronze	Silver
Network URL	<a href="#">Click Here</a>	<a href="#">Click Here</a>	<a href="#">Click Here</a>	<a href="#">Click Here</a>	<a href="#">Click Here</a>
Brochure URL	<a href="#">Click Here</a>	<a href="#">Click Here</a>	<a href="#">Click Here</a>	<a href="#">Click Here</a>	<a href="#">Click Here</a>
Summary URL	<a href="#">Click Here</a>	<a href="#">Click Here</a>	<a href="#">Click Here</a>	<a href="#">Click Here</a>	<a href="#">Click Here</a>
Drug Formulary url	<a href="#">Click Here</a>	<a href="#">Click Here</a>	<a href="#">Click Here</a>	<a href="#">Click Here</a>	<a href="#">Click Here</a>
Age	37	37	37	37	37
Zip Code	28078	28078	28078	28078	28078
Total Premium	1375.95	1391.87	1420.44	1436.85	1645.53
Subsidy					
Monthly Premium After Subsidy Is Applied	1375.95	1391.87	1420.44	1436.85	1645.53
Consumer Name					
Create Consumer	<a href="#">Create Consumer</a>	<a href="#">Create Consumer</a>	<a href="#">Create Consumer</a>	<a href="#">Create Consumer</a>	<a href="#">Create Consumer</a>
	<a href="#">Plan Favorite</a>	<a href="#">Plan Favorite</a>	<a href="#">Plan Favorite</a>	<a href="#">Plan Favorite</a>	<a href="#">Plan Favorite</a>



# Individual Client Center

All prospects and “sold” clients are tracked in the platform. You can see their enrolled plans, favorites, run new quotes and make notes to refer back to at a later date.

The screenshot displays a user interface for the Individual Client Center. At the top, there are three main sections: 'NEW QUOTE' with a person icon and the text 'On your dashboard'; a search bar labeled 'Search Consumer' containing the name 'Ben', a 'Show All' checkbox, and a 'Go' button; and 'DELETE QUOTES' with a person icon and the text 'On your dashboard'. Below these is a filter section with a checkbox and the text 'Name: Ben Family (benfamily)'. The bottom row features four action buttons, each with a person icon: 'GET QUOTES' (To see the plans), 'NOTES' (Write a note), 'FAVORITE' (Favorite plans), and 'SHOW ENROLLED' (Enrolled plans).

# Favorites

## ACA Plan Favorites:

Plan Name	Blue Value 5000 (limited network, HSA eligible)	Blue Value 6850 (limited network)
State	NC	NC
Issuer Name	Blue Cross and Blue Shield of NC	Blue Cross and Blue Shield of NC
Plan ID	11512NC0100028	11512NC0100030
County	Mecklenburg	Mecklenburg
	\$10,000	\$13,700
	\$13,100	\$13,700
Individual Rate	242.34	234.75
Plan Type	POS	POS
Metal Level	Bronze	Bronze
Network URL	<a href="#">Click Here</a>	<a href="#">Click Here</a>
Brochure URL	<a href="#">Click Here</a>	<a href="#">Click Here</a>
Summary URL	<a href="#">Click Here</a>	<a href="#">Click Here</a>
Drug Formulary url	<a href="#">Click Here</a>	<a href="#">Click Here</a>
Age	37	37
Zip Code	28078	28078
	484.68	469.50
Quote For		
Total Premium	1420.44	1375.95
Subsidy	0	0
Monthly Premium After Subsidy Is Applied	1420.44	1375.95

You and your clients can tag plans as “Favorites”, allowing you to easily look and compare various elements like copays, deductibles, out-of-pockets maximums and much more!

# Ancillary Plans

SHOW ENROLLED  
On your dashboard

SHOW FAVORITES  
On your dashboard

CHANGE QUOTES  
On your dashboard

Product Type

Carrier

--Select--

--Select--

Dental with Vision

Dental Only

Vision Only

Term Life with Critical Illness Option

Critical Illness Only

Supplemental Hospital Indemnity

Your clients can apply for approved ancillary plans 24/7!

# Ancillary Plan Applications

**STATEMENT OF UNDERSTANDING**

I have read this application and represent that the information shown on it is true and complete. I understand that: (a) no insurance will become effective unless my application is approved and the appropriate premium is actually received by Golden Rule with this application; (b) if coverage is issued, the coverage will not be a continuation of any prior coverage; and (c) the policy being applied for may contain waiting periods for certain benefits listed on the policy Data Page. Incorrect or incomplete information on this application may result in voidance of coverage and claim denial. This action may only be taken in the first two years, with no lapse, of a person's coverage. The information provided in this application, and any supplement or amendments to it, will be made a part of any policy that may be issued. I understand that, for an application sent by any electronic means, insurance, if approved, will be effective the later of: (i) the requested effective date; or (ii) the day after receipt by Golden Rule. I understand that, for a mailed application, insurance, if approved, will be effective the later of: (i) the requested effective date; or (ii) the day after the **postmark date** affixed by the U.S. Postal Service. If mailed and not postmarked by the U.S. Postal Service or if the postmark is not legible, the effective date will be the later of: (i) the requested effective date; or (ii) the date received by Golden Rule. I understand that the broker is only authorized to submit the application and initial premium and may not change or waive any right or requirement.

The submission of fraudulent information is a crime, which may subject the individual to criminal and civil penalties.

X BF X NC X 01-04-2018 15:12:25  
Proposed Insured's Signature or Parent/Legal Guardian if proposed insured is a child      State where you signed this application      Date you signed and read application

I verify that each question on the application was completed by the applicant(s) or I have truly and accurately recorded information provided by the applicant.

X A X Jack Frost  
Signature of Licensed Broker      Broker Printed Name

A123123123  
Broker Number

**IMPORTANT NOTES: "Postmark date" means the date of the postmark as affixed by the U.S. Postal Service. No application will be accepted if received by Golden Rule more than 15 days after the date signed. Altered applications will not be accepted.**

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By checking this box, I certify that I have read and agree to the statements presented during this application process.

**Signature**

Save    Reload    Clear Canvas

State signed in  

Date signed 08-15-2016 ...

Individual Direct Plans    Golden Rule Insurance Compa    Select Option

Show 10 entries    Search:

No	LE ID	Head of Household Name	PDF Applications	Submission Date	Change Status	Notes
1	17796	Ben Family	<a href="#">Click for PDF Application</a>	2018-01-04 15:12:27	-Change Status-	Notes
2	17796	Ben Family	<a href="#">Click for PDF Application</a>	2018-01-04 15:08:47	-Change Status-	Notes

Ancillary products are enrolled using our proprietary electronic PDF enrollment technology, that captures a true electronic signature. We can build any application into our platform, for any carrier.

# Reports & Data Access

**MISCELLANEOUS REPORTS**  
The miscellaneous reports section provides multiple reports on consumer and enrollment activity.

**INDIVIDUAL ACA ENROLLMENT REPORTS**  
This ACA individual enrollments section provides detailed reports on all ACA enrollments and subsidy application submissions.

**SHOP OPTIONS REPORTS**  
The SHOP Options reports section provides multiple reports on SHOP enrollment activity, by group client.

**ANCILLARY/VOLUNTARY**

## Individual ACA Enrollment Reports

This ACA individual enrollments section provides detailed reports on all ACA enrollments and subsidy application submissions.

Display # 10

**ACA ENROLLMENT COUNT BY BROKER**  
This report will provide you with the total number of applications you have submitted. You can filter this report to display results for a specific day or number of days.

Download View

**ACA ENROLLMENTS BY BROKER**  
This report will provide detailed enrollment data for all consumers that have been enrolled.

Download View

**ELIGIBILITY SUBSIDY**  
This report provides detailed information on all eligibility applications that have been completed for consumers through the Linked.Exchange, WBE CMS eligibility portal. All eligibility applications and application changes are tracked and reported.

Download View

The platform is built in a hierarchical format. There are multiple levels for agency, producers, employers and consumers/employees. Custom reports can also be created for each level. Reporting allows you to download enrollment data into a PDF or CSV file. You can use this data to track plans, eligibility and other information you need to follow.

# Consumer Dashboard

User Registration:

\* Required field

First Name: \*

Last Name \*

Contact Phone (optional)

Username \*


Password \*

Confirm Password \*

State \*

Email Address \*

Confirm email Address \*

Captcha \*  I'm not a robot  reCAPTCHA  
Privacy - Terms

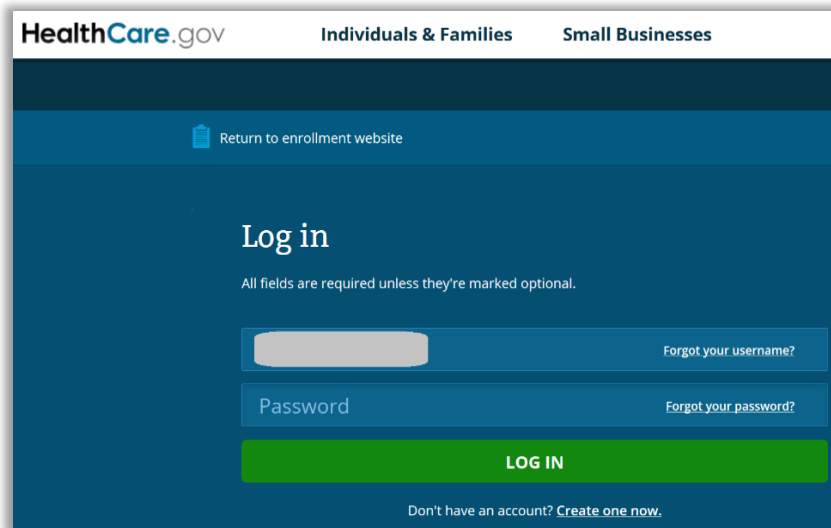
Set up your clients with their own private login. They can view their quote, compare plans and apply for coverage.

No email links to send... Email can get caught in a spam filter and does not give your client follow-up options!



# FFM Access

As an approved ACA agent/broker, you can access the FFM directly from our platform. As a CMS-certified Web-Broker Entity (WBE), our Private Insurance Exchange allows you move seamlessly back and forth. Most of the data entered on the FFM site is captured in our platform, giving you year-round access to your clients' information for enrollment and client management.



The screenshot shows the HealthCare.gov login interface. At the top, there are navigation links for "Individuals & Families" and "Small Businesses". Below the navigation is a "Return to enrollment website" link. The main heading is "Log in", followed by the instruction "All fields are required unless they're marked optional." There are two input fields: "Username" and "Password", each with a "Forgot your [username/password]?" link. A green "LOG IN" button is positioned below the fields. At the bottom, there is a link: "Don't have an account? [Create one now.](#)"



*Agency  
Administration  
Portal*

# Agency Administration

User Administration						
Show	10	entries	Search: <input type="text"/>			
Agency Name	Name	Username	Email	Registration Status		
All Seasons Insurance Agency	Jack Frost	allseasons	AllSeasons@linked.exchange	Approved	<a href="#">View</a>	
Ron Jon Test Agency	Ron Jon Test	ronjontest	rontest@linked.exchange	Approved	<a href="#">View</a>	
Test Rep B	Rep B	testrepB	testrepB@linked.exchange	Approved	<a href="#">View</a>	
Test Rep C	Rep C	testrepC	testrepC@linked.exchange	Approved	<a href="#">View</a>	

Agencies have visibility into all of their producers, and the ability to modify their access to carriers, state-by-state. You can register new producers with the click of a button.

# Agency Administration

User Administration

Show  entries Search:

Agency Name	Name	Username	Email	Registration Status	
All Seasons Insurance Agency	Jack Frost	allseasons	AllSeasons@linked.exchange	Approved	<a href="#">View</a>
Ron Jon Test Agency	Ron Jon Test	ronjontest	rontest@linked.exchange	Approved	<a href="#">View</a>
Test Rep B	Rep B	testrepB	testrepB@linked.exchange	Approved	
Test Rep C	Rep C	testrepC	testrepC@linked.exchange	Approved	

Review Broker for Approval

This broker will be approved based on current information and configuration. If he/she does any profile modification, the account will need to be approved again.

Login Name patriciatest20		
First Name Patricia Test	Middle Name	Last Name Test
Company	Phone Number	Cell Number

Review Broker for Approval

This broker will be approved based on current information and configuration. If he/she does any profile modification, the account will need to be approved again.

Login Name demobroker		
First Name Demo	Middle Name	Last Name Broker

Selected States And Carriers

FL  GA  IN  KS  MI  MO  NC  NJ  OH  
 OR  PA  SC  TN  TX  WV

State: FL  
Aetna Health Inc. (a FL corp.)  
Ambetter insured by Celtic  
Blue Cross and Blue Shield of Florida  
Coventry Health Care of Florida, Inc.

SHOP  
 Approve SHOP

Voluntary  
 Approve Voluntary

From the main screen, you can see all of your producers. And with a quick click of the View button, you'll see all of their pertinent information. Here, you see the broker's contact information as well as the active states and carriers. The agency portal has many options such as access to all applications, notes, documents processing and storage and much more!

Linked.change  
Insurance Platform Development

Thank You!

Contact us today to schedule a demo